

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LISA A. NAVARRO

Debtor(s)

Ronda J. Winnecour

Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-22191 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/31/2019 and confirmed on 8/9/19 . The case was subsequently Completed  
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		129,155.32
Less Refunds to Debtor	2,508.35	
TOTAL AMOUNT OF PLAN FUND		126,646.97

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	6,119.61	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,619.61

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	65,526.71	0.00	65,526.71
	Acct: 2183				
					65,526.71

Priority					
	DANIEL R WHITE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LISAA. NAVARRO	0.00	0.00	0.00	0.00
	Acct:				
	LISAA. NAVARRO	810.00	810.00	0.00	0.00
	Acct:				
	LISAA. NAVARRO	1,698.35	1,698.35	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC(++)	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL R WHITE ESQ(++)	0.00	0.00	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC(++)	3,500.00	3,500.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	BANK OF AMERICA NA**	15,825.89	15,825.89	0.00	15,825.89
	Acct: 9368				
	BANK OF AMERICA NA**	5,487.28	5,487.28	0.00	5,487.28
	Acct: 0589				
	DISCOVER BANK(*)	19,918.08	19,918.08	0.00	19,918.08
	Acct: 6680				
	PRA/PORTFOLIO RECOVERY ASSOC	10,269.40	10,269.40	0.00	10,269.40
	Acct: 0434				
	JOHN NAVARRO	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL MANAGEMENT SERVICES	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
					51,500.65
TOTAL PAID TO CREDITORS					117,027.36
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		0.00			
UNSECURED		51,500.65			

Date: 06/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
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IN RE:

LISA A. NAVARRO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22191 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Lisa A. Navarro  
Debtor

Case No. 19-22191-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2024:

Recip ID	Recipient Name and Address
db	+ Lisa A. Navarro, 275 New Salem Road, Uniontown, PA 15401-8932

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15061817	Email/Text: creditcardbkcorrespondence@bofa.com	Jun 27 2024 00:03:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
15091183	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jun 27 2024 00:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15061818	Email/Text: cms-bk@cms-collect.com	Jun 27 2024 00:05:00	Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
15061819	Email/Text: mrdiscen@discover.com	Jun 27 2024 00:03:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
15065332	Email/Text: mrdiscen@discover.com	Jun 27 2024 00:03:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15095511	^ MEBN	Jun 26 2024 23:48:56	Lakeview Loan Servicing, LLC, PO Box 840, Buffalo, NY 14240-0840
15061820	Email/Text: camanagement@mtb.com	Jun 27 2024 00:05:00	M&T Mortgage, P.O. Box 1288, Buffalo, NY 14240-1288
15101871	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 27 2024 00:43:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15061821	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 27 2024 00:11:20	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		LakeView Loan Servicing, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jun 26, 2024

Form ID: pdf900

Total Noticed: 10

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 28, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LakeView Loan Servicing LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Daniel R. White	on behalf of Debtor Lisa A. Navarro r63228@notify.bestcase.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5